

BankIslami

**THE SCOPE**  
Quarter 2, 2025

# PAKISTAN'S BEST ISLAMIC BANK CERTIFIED BY EUROMONEY

ہم کب  
جاگیں گے؟

HUM KAB JAGEINGEY?

A Call for Purpose  
Driven Leadership

BEST  
ISLAMIC  
BANK OF  
2025

**Safar-e-  
Kaamiyaabi  
2025**

Driving Growth and  
Excellence Across  
Our Network

Pakistan's Tallest  
Banking Building

**Altitude Tower**

**Best  
Campaign**

Pakistan Digital Awards



## Editor's Note

We are thrilled to bring you the second edition of the BankIslami Newsletter for 2025. This issue is packed with stories of recognition, inclusion, innovation, and impactful progress across the Bank.



**Sameet Jivani**

Brand Manager  
BankIslami



**Syeda Anam Ibrahim**

Asst. Brand Manager  
BankIslami



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Recognition  
& Empowerment



# Recognized as Pakistan's Best Islamic Bank

We are pleased to announce that BankIslami has been honored with the prestigious Best Islamic Bank Award for 2025 by Euromoney. This recognition is a testament to our unwavering commitment to Shariah-compliant innovation, customer-centric services, and excellence in ethical banking.



## Bank-wide Celebrations

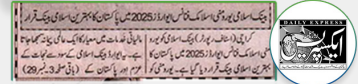




# Nation-wide Celebrations



**7+ Print Publications**  
with a Circulation  
of 4.2 Million



BankIslami named best Islamic bank  
in Pakistan  
By our correspondent

Euromoney Islamic Finance Awards  
**BankIslami named Best  
Islamic Bank in Pakistan**



بیسٹ اسلامی بینک پاکستان  
ایوارڈز 2025 میں پاکستان کا  
بیسٹ اسلامی بینک قرار

**22+ Digital Publications**

**17+ TV Channels**

**Digital Reach  
3 Million**



BankIslami Named Best Islamic Bank in Pakistan at Euromoney Islamic Finance Awards 2025



بیسٹ اسلامی بینک پاکستان ایوارڈز 2025 میں پاکستان کا بہترین اسلامی بینک قرار



BankIslami named best Islamic bank in Pakistan



**BankIslami Named Best Islamic Bank in Pakistan at Euromoney Islamic Finance Awards 2025**



Euromoney Islamic Finance Awards: BankIslami named Best Islamic Bank in Pakistan



BankIslami Named Best Islamic Bank in Pakistan at the Euromoney Islamic Finance Awards 2025



**BILLBOARDS**



**ATM SCREENS**



**SMS ALERTS**



**IN-APP NOTIFICATION**



**ELEVATOR BRANDING**



# Top Performer Awards 2024

We honored the exceptional performance of our high achievers of 2024 in the presence of their family members in Peshawar, Islamabad, Gujranwala, Lahore, Faisalabad, Multan and Karachi. They were presented with certificates and special appreciation gifts as a token of gratitude for their hard work and commitment.







# SAVING HUMANITY FROM RIBA

## Wins Best Campaign

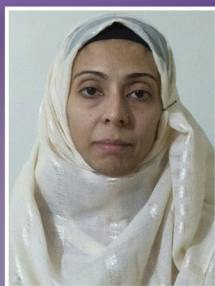
Our commitment to creative excellence was recognized with the Best Campaign Award for our inclusive, impact-driven marketing initiatives at the Pakistan Digital Awards.



# Introducing Employee of the Month

To foster a high-performance culture, we launched the Top Performer of the Month program in March 2025. This initiative highlights individuals across the Bank who consistently demonstrate excellence, innovation, and alignment with our core values.

Winners are selected through a transparent, merit-based process led by an evaluation committee, with nominations from both Head Office and Branches.



## Spotlight on Women at BankIslami

A growing number of female employees have been recognized under the Top Performer of the Month program, with two women awarded in April 2025. Additionally, 16 female staff members were honored at the Top Performer 2024 Awards.





# Culture & Connection



# ہم کب جاگیں گے؟

## HUM KAB JAGEINGEY?



Held on May 27, 2025, 'Hum Kab Jageingey?' brought our core leadership together at Marriott Karachi for a bold call to action. The session featured President & CEO Rizwan Ata's rallying message on uniting behind our mission of Saving Humanity from Riba. Dy Chief Executive Officer Imran H Shaikh delivered a candid reflection on emerging shifts, from AI to Gen Z, emphasizing that real change requires ownership.

**The session reinforced a powerful truth: at BankIslami, we're not here to follow trends, we're here to lead with purpose and values.**





# Safar-e-Kamiyaabi 2025

The Safar-e-Kamiyaabi 2025 initiative celebrated top achievers across Peshawar, Lahore, Faisalabad, Multan, Gujranwala, and Islamabad. From recognizing outstanding performances to fostering teamwork and growth, each stop highlights our commitment to excellence and our mission to Save Humanity from Riba.





# 1<sup>ST</sup>

TBD  
South

## BRANCH BANKING HEADS' RANKING

# 2<sup>ND</sup>

Aasim Salim  
Central-I

# 3<sup>RD</sup>

Shahzad Ahmed Khan  
North

# 4<sup>TH</sup>

Shoaib Rizwani  
Central-II



## GENERAL MANAGERS' RANKING



Faisal Dhedhi  
South East

# 1<sup>ST</sup>



Syed Jahanzaib  
Lahore Central

# 2<sup>ND</sup>



Sohail Amjad  
Sialkot

# 3<sup>RD</sup>

# THE GLADIATORS: CONQUERING THE FIRST HALF OF THE YEAR!





# Diversity, Equity, Inclusion & Impact



# ConnectHear Career Fair

We participated in the ConnectHear Career Fair, promoting inclusivity and accessibility. Hufresh R. Shroff and Muhammad Ahmed, a differently-abled team member, led a powerful session where Ahmed shared his journey in sign language reflecting our commitment to inclusion.



## Empowering Women at Gujranwala Job Fair

We participated in the Islamic Banking Job Fair at Government Graduate College for Women, Gujranwala. Our team engaged with students, promoted awareness of Shariah-compliant banking, and highlighted career opportunities supporting women's education, empowerment, and inclusion in Islamic finance.



## Leadership Engagement with Women Employees

Senior management, including the Dy Chief Executive Officer Imran H Shaikh, met with 20 female staff to hear ideas, answer queries, and discuss developmental needs.





# Special Session on Women's Rights in Islam

Over 90 women staff attended a talk by Mufti Irshad Ahmed Ijaz on the rights and responsibilities of women in Islam. The session reinforced our values of faith and empowerment.



## CELEBRATING MOTHERHOOD!

**About Me**

I'm **Imran**, a husband to an incredible woman and a father, witnessing every day the strength and resilience it takes to be a working mother.

**WOMEN IN CHARGE**

**About Me**

I'm **Mahwish Umer**, a mother of three, learning every day how to balance motherhood with a meaningful career.

**WOMEN IN CHARGE**

**About Me**

I'm **Farhana**. Life didn't go as planned, but I had one reason to keep going —my daughter, Alishba.

**WOMEN IN CHARGE**

**Her Journey at BankIslami**

With over a decade in banking and part of BankIslami since 2018, she brings dedication and depth to the Finance Department.

**A Silent Strength**

Since becoming a mother, Ruzzi has handled sleepless nights and growing responsibilities with quiet resilience.

**My Journey at BankIslami**

During a challenging time, BankIslami gave me a second chance. I joined the Compliance Department 2.5 years ago and found renewed purpose.

**A Turning Point**

Following my son's birth and the challenges, I left my job to focus on my three kids, while feeling the weight of a career gap.

**My Journey at BankIslami**

A new role brought better hours and a workplace that valued my resilience. Years later, I was honoured with a loyalty award.

**A Turning Point**

After my marriage ended, I joined BankIslami in 2006 seeking stability and strength for both of us.

**Support That Matters**

The flexible working hours helped me balance my children and job without stepping back. I'm grateful to BankIslami for believing in me when I needed it most.

**Support That Matters**

She balances motherhood with grace—an ever-reminder of whose strength looks like.

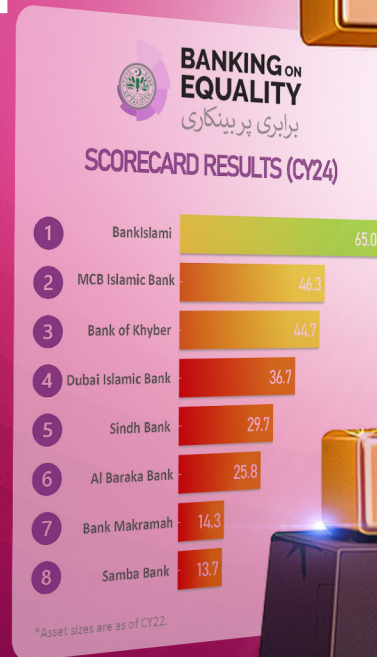
**Support That Matters**

The flexible working hours helped me balance my children and job without stepping back. I'm grateful to BankIslami for believing in me when I needed it most.



# Banking on Equality Achievement

For the second year in a row, We secured 1st position in its category under SBP's Banking on Equality policy. This milestone highlights our commitment to gender diversity and financial inclusion, driven by efforts across Mashal Women Banking, SME & Agri Financing, Branches, and HR.



# Financial Empowerment During Literacy Week

During Pakistan Financial Literacy Week, we actively promoted financial awareness nationwide. Our initiatives received extensive recognition, with coverage in over 10 digital platforms and 12 print publications.

## Top Channels



PAKISTAN FINANCIAL LITERACY WEEK **2025**



# Training Programs with JS Bank

Our Shariah team conducted training for JS Bank's senior management, reinforcing Islamic banking principles.



# Mukaalma Lahore

Continuing in Lahore, the Mukaalma series brought together our Shariah Board, regional leadership, and customers in candid, informative sessions.



# Customers Engagement Sessions

with the Chairperson, Shariah Board

Customer engagement sessions were held between corporate groups and Mufti Irshad, Chairperson, Shariah Board, where queries on Islamic banking and its practical applications were addressed.



# Advanced CICB and CIRB Training Sessions

Were held in Lahore and Islamabad, offering participants in-depth insights into retail and corporate banking product applications.







# Business & Innovation



# Introducing Term Deposit

Earn the Halal Way

Profit after 1 Year  
Expected Profit Rate:

**11%**

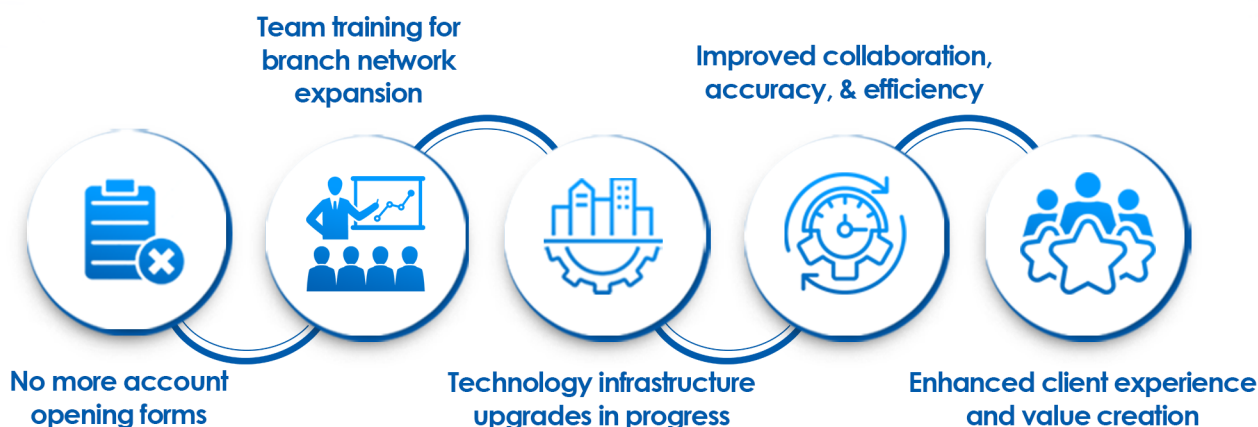
Monthly Profit  
Expected Profit Rate:

**10.5%**



## Paperless Digital Account Onboarding

was successfully piloted across 30 branches, making account opening faster and paper-free.  
Full Core Banking integration targeted by Q3 2025 for seamless onboarding nationwide.





# Providing Customers The Best Home Financing

GET AN UNBEATABLE  
RENTAL RATE OF

# 12

.99%

Enjoy Flexible Pricing:

**1-Year KIBOR + 2%** for salaried and

**1-Year +3%** for self-employed individuals.

BECAUSE YOUR DREAM HOME  
SHOULD BE WITHIN REACH!

## Employee Digital Asaan Account Portal

Our in-house portal is now live, simplifying employee banking across all regions. A recognition ceremony honored the cross-functional teams behind this achievement.



## with Go Cashless Raast Event

We were honored by SBP as a key enabler of its Cashless Pakistan vision.





# Remittance Par Reward Initiative

To tackle the post Eid al Adha slowdown in remittances, we launched a Gold Coin Campaign, offering remittance beneficiaries chance to win gold coins.

**Rs. 300 incentive  
per remittance for  
branch staff**

**46% reduction in  
inactive remittance  
branches**

**Significant boost in  
customer engagement  
and activity**



**Get  
Remittance**



**Enter the  
lucky draw**



**Win  
gold coins**

## 265% GROWTH: A MILESTONE ACHIEVED

**Our Banca Takaful Business  
Surpasses PKR 200 Million!**

A remarkable achievement driven by our  
team's dedication and relentless efforts.  
Let's keep aiming higher!







### Talent Acquisition

Recruitment is now fully digital, from requisition to onboarding, within Decibel.



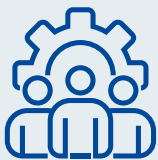
### Expense Management

Entertainment and conveyance claims are now faster with a simplified digital process.



### Travel Expense

Travel requests and settlements are fully automated with real-time status tracking.



### Staff Financing Automation

Employees can apply online for car, house, or Qardh financing with instant visibility.



## Decibel HRMS Automation

A major milestone achieved in Q2 2025 was the rollout of key HR modules, streamlining operations and enhancing employee experience.



### Complaint Management

A centralized module replaces Digi4u for faster resolution and improved tracking.



### To-Do Alerts

The new alerts feature ensures pending tasks are never missed with daily reminders.



### Security Upgrade with MFA

All staff logins are now protected with Multi-Factor Authentication for added security.



### Learning Management

Training is now automated and accessible, streamlining planning and tracking within Decibel.



# Another Quarter of Victories!

The Consumer & Cross Sales Department continues to drive strong growth in 2025, delivering impact across core business sectors. Their success reflects strategic focus and a commitment to customer satisfaction.

## Driving Growth

Q2 2025 Sees Impressive Increases in Card and SMS Subscriptions

2024 Cards	2025 Cards	% Change
37,095	37,095	+22.50%
2024 SMS	2025 SMS	% Change
26,843	59,176	+120.45%



## Exceptional Q2 Income Growth in Consumer Business

2024 Income	2025 Income	% Change
242,789,024	642,072,320	+164.46%





# Breaking Records of Auto Finance Disbursements

Our Auto Finance disbursements grew by a remarkable **218.2%** year-over-year in Q2, highlighting our ability to meet rising demand with speed, scale, and efficiency.

Auto Finance hit a record high in June with the highest-ever monthly disbursement of PKR 1.93 billion.



## Muskun Home Finance Growth in Q2

Our Muskun Home Finance product saw a remarkable **203.6%** increase in disbursements from Q1 to Q2, highlighting both growing customer demand and the strength of our outreach efforts.





# Go Cashless Cattle Market Initiative

In partnership with SBP, we led the Go Cashless Cattle Market initiative, bringing QR payments and instant account opening to major markets in Karachi, Quetta, and Sargodha during Eid.

Thanks to a truly cross-functional effort, we were recognized as the Best Performing Bank in Quetta, generating the highest digital transaction throughput among all participating banks.



## JFA Green Sukuk

We served as one of the Joint Financial Advisors for the landmark issuance of Pakistan's First Green Sukuk, launched by the Ministry of Finance.



## MoU Signing with Beaconhouse National University

We've signed an MoU with Beaconhouse National University to support the construction of a mosque and integrated community center, funded through our CSR and Khayr contributions.





BankIslami Acquires 32-Storey

# ALTITUDE TOWER

## Setting a New Benchmark for Corporate Infrastructure in Pakistan

We acquired the iconic 32-storey Altitude Tower in central Karachi — soon to be home to 3,500+ employees. This milestone marks a bold step toward growth, collaboration, and modern workspaces.





# The Momentum Continues

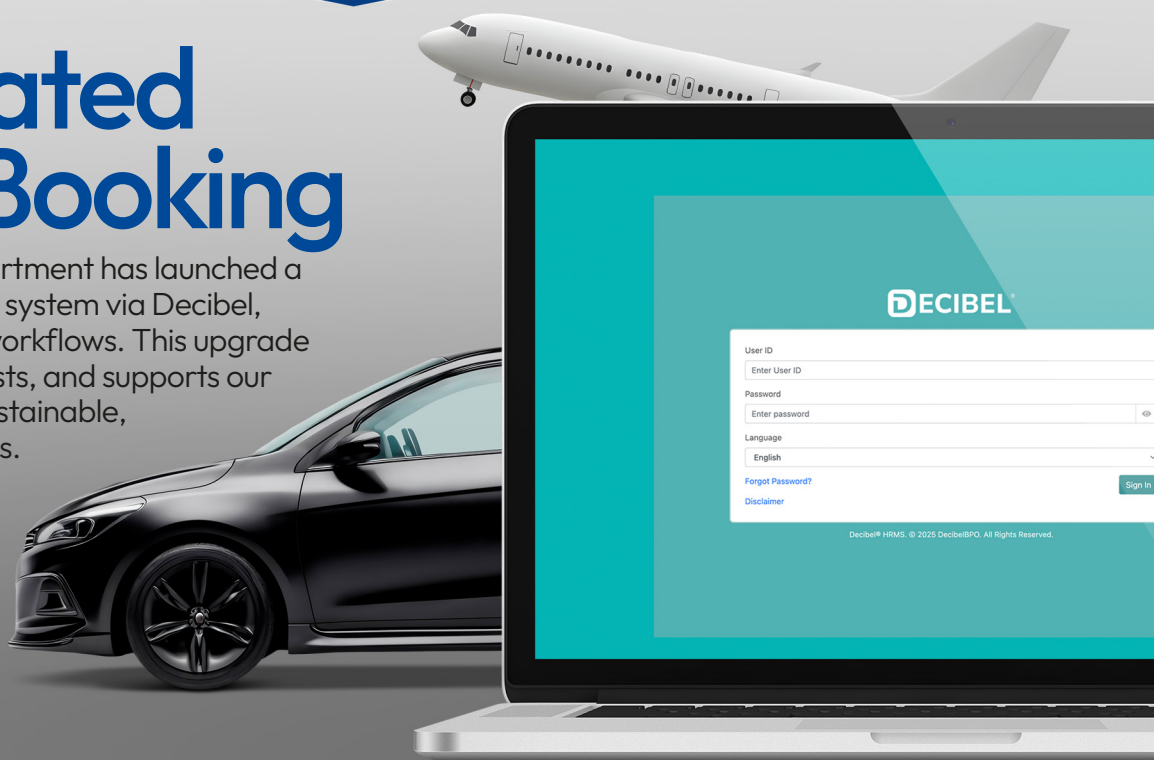
# Product Masterclass

Two successful Product Masterclasses were held to enhance product knowledge and service delivery. This joint HR and Products Team initiative will now roll out Pan-Pakistan, promoting continuous learning and goal alignment.



## Automated Travel Booking

Our Administration Department has launched a fully digital travel request system via Decibel, replacing paper-based workflows. This upgrade boosts efficiency, cuts costs, and supports our move toward smarter, sustainable, employee-first operations.







# Strategic Partnerships & Collaborations



# MoU with Sindh Enterprise Development Fund (SEDF)

To support SMEs across Sindh with improved financial solutions.



## MoU with Green Agri Mall Pakistan

We signed an MoU with GAM under SBP's initiative to connect AgriTech platforms, service providers, and financial institutions.







# Thought Leadership & Media



# Imran H Shaikh on DAWN News

In an interview with DAWN News, our Dy Chief Executive Officer, Imran H Shaikh, spoke about the recent growth of Islamic Banking, how it differs from conventional banking, and what it takes to build a truly Shariah-compliant financial system in Pakistan.

He also shared how BankIslami is moving beyond theory by putting principles into action through practical solutions and innovation, while staying true to our mission of Saving Humanity from Riba.



## BankIslami Dialogue

BankIslami Dialogue is an insightful series featuring key leaders and industry experts from BankIslami. Each episode explores compelling topics, including career growth in Islamic banking, women's empowerment in the financial sector, digital innovation, ethical banking, and debunking myths about Islamic finance.





# Macroeconomic Landscape of Pakistan

## Session Highlights

In partnership with JS Global Capital, we brought together our top clients in Karachi, Lahore, and Faisalabad for powerful sessions on Pakistan's economic future. Key insights on macroeconomic trends, financial challenges, and growth opportunities took center stage.

### Karachi

100+ clients deep-dived into the latest economic shifts.

### Lahore

125+ clients gained fresh perspectives on financial trends.

### Faisalabad

100+ clients discussed the road ahead for business & investment.



## Featured in ADB's gWFX Dispatch

Our Aawaz AI partnership, led by Mashal Women Banking, earned global recognition in Asian Development Bank's newsletter.



## Pakistan's First Instant Cheque Encashment by BankIslami

Featured in **17+ media outlets** with **837K+** print media reach and **30.9M** digital views.

### Top Channels



BankIslami launches Pakistan's first-ever instant cheque encashment service driven by TouchPoint's QMatch technology

BankIslami unveils country's first instant cheque encashment service

بینک اسلامی نے پاکستان کی پہلی انسٹنٹ چیک کیمشمنٹ سروس کا آغاز کر دیا



# Recent Campaign Highlights

## Special Days – Collab Content

Partnering with illustrator Ameer Ali, we shared a series of animated videos celebrating milestones like Eid ul Fitr, Mother's Day, Eid al Adha, and Father's Day. Each video captured the emotion, tradition, and love behind these moments, driving strong engagement.

Views: **17.26M+** Engagement: **101K+** Reach: **9.7M+**



## Euromoney Campaign

To celebrate our recognition as the Best Islamic Bank, we launched a digital campaign featuring static posts, videos, and an influencer collaboration with Mustafa Hanif, Mytsapaki & Osama Nasir.

Reach: **13.2M+** Impressions: **40M+**

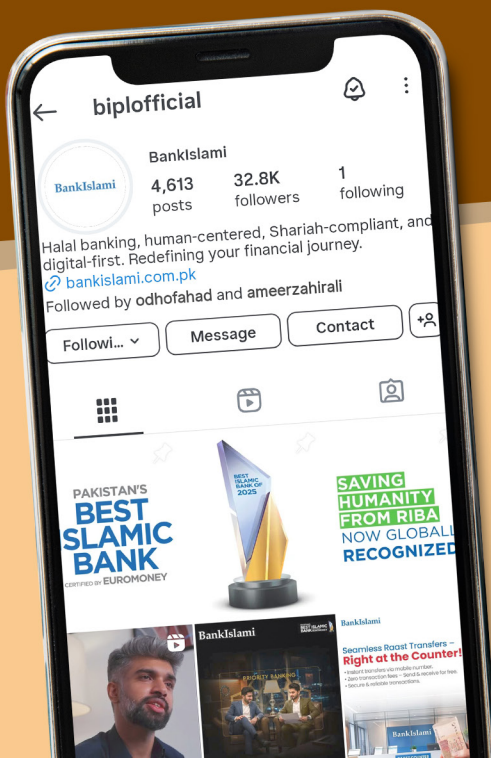
Engagement: **102K+**

## Gold Coin Campaign

Targeting overseas Pakistanis and their families, this campaign offered a chance to win gold coins for remittances received through us.

Reach: **8.3M+** Impressions: **40M+**

Engagement: **102K+**



## Social Media Growth Soars!



**1M+ followers**  
(+26,585 in Q2)



**32,771 followers**  
(+1,215 in Q2)



**61,500 followers**  
(+17,100 in Q2)



**173,645 followers**  
(+8,876 in Q2)

This quarter, we focused on **TikTok**, the fastest-growing platform with the highest audience base in Pakistan, strengthening our connection with a young, digital-first audience.



# BankIslami

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**BEST ISLAMIC  
BANK** CERTIFIED BY  
EUROMONEY



# THE SCOPE

Quarter 2, 2025

**SAVING HUMANITY  
FROM RIBA**